

## 5. Housing Problems

A continuing priority of communities is enhancing or maintaining the quality of life for residents. A key measure of the quality of life in Huntington Beach is the extent of “housing problems.” One measure of housing problems used by both the State and Federal governments is the extent of housing overpayment and overcrowding within a community.

### Overpayment

Housing overpayment, as defined by the State and Federal government, refers to spending more than 30 percent of income on housing; severe overpayment is spending greater than 50 percent of income. Table II-26 shows the incidence of overpayment in Huntington Beach.

**Table II-26: Housing Overpayment 2010**

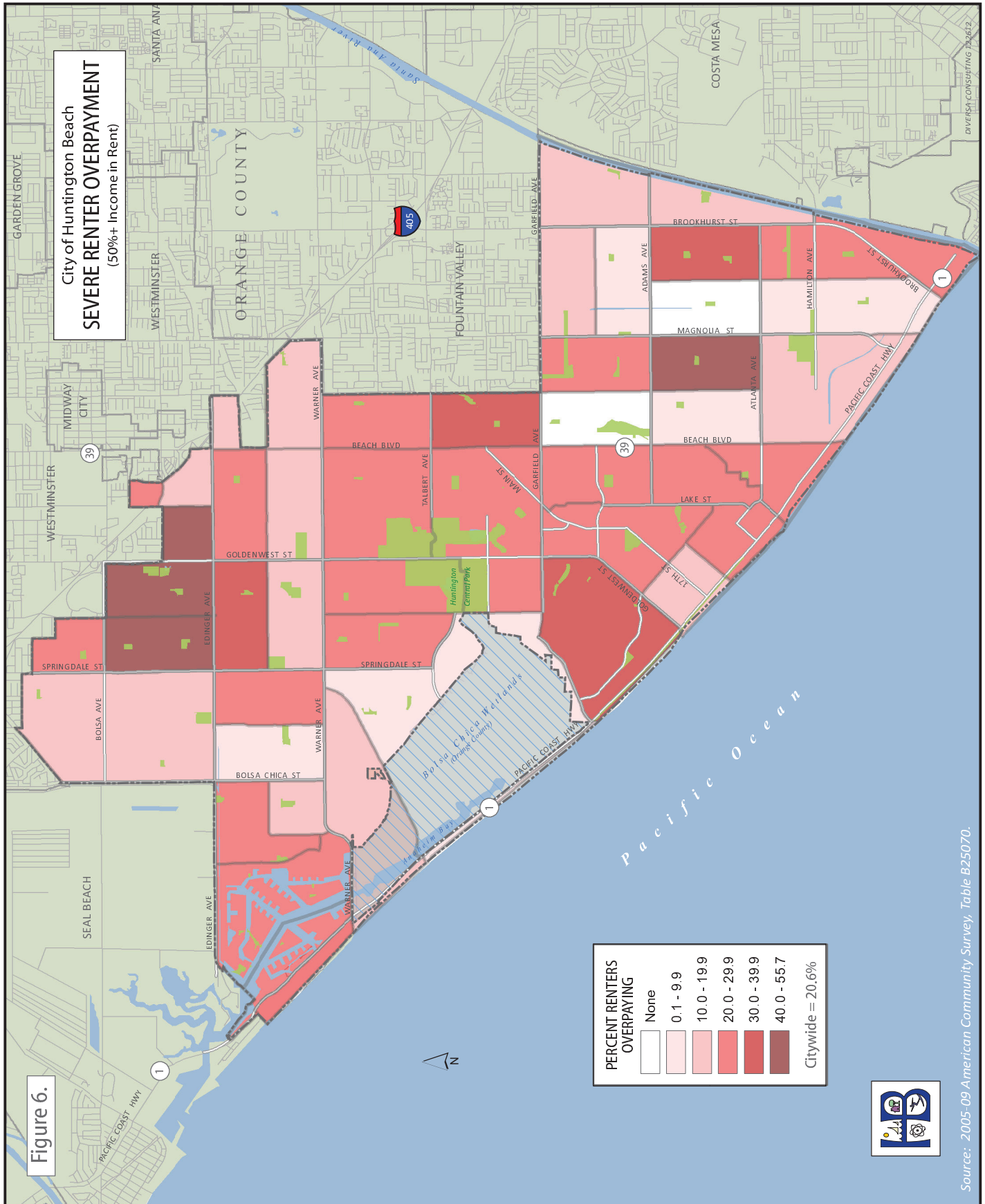
Overpayment	Households	Percent	Orange Co. %
<b>Owners</b>			
Overpayment (>30% income on housing)	17,954	39%	42%
Severe Overpayment (>50% income on housing)	7,683	17%	19%
Lower Income Owners Overpaying	5,528	60%	--
<b>Renters</b>			
Overpayment (>30% income on housing)	13,027	46%	52%
Severe Overpayment (>50% income on housing)	5,881	21%	25%
Lower Income Renters Overpaying	9,012	73%	--
<b>Total Overpayment</b>	<b>30,981</b>	<b>43%</b>	<b>47%</b>

Source: American Community Survey (ACS) 2005-2009. % lower income overpayment derived from HUD CHAS and applied to owner and renter households from 2005-2009 ACS.

Note: Severe overpayment is a subset of overpayment.

According to the 2005-2009 American Community Survey, 39 percent of owners and 46 percent of renters in Huntington Beach were spending more than 30 percent of their total income on housing. This level of overpayment represents a significant increase from 2000 when 38 percent of renters were overpaying. Severe overpayment among renters has also increased, rising from 16 to 21 percent. In terms of overpayment among lower income households (<80% AMI), an estimated 9,012 lower income renter households and 5,528 lower income owners were faced with overpayment in Huntington Beach. The impact of housing overpayment on Huntington Beach's lower income households is significant, with the community's special needs populations – seniors, persons with disabilities, and female-headed households with children - most vulnerable to losing their housing due to an inability to pay.

Figure 6 shows locations in Huntington Beach with concentrations of severe overpayment among the renter population. Census tracts with the highest concentrations (40-55%) of renters spending more than half their incomes on rents are located north of Edinger and east of Springdale, as well as a small area south of Adams and west of Magnolia. These areas also evidenced high levels of renter overpayment in the City's 2008 Housing Element as derived from 2000 census data.



## Overcrowding

The State defines an overcrowded housing unit as one occupied by more than 1.01 persons per room (excluding kitchens, porches, and hallways). A unit with more than 1.51 occupants per room is considered severely overcrowded. The incidence of overcrowded housing is a general measure of whether there is an available supply of adequately sized housing units.

Table II-27 shows the incidence of overcrowding in Huntington Beach and Orange County by tenure, as measured by the 2006 -2010 American Community Survey. As indicated, just three percent of all households in Huntington Beach were living in overcrowded conditions, well below the incidence of overcrowding Countywide where overcrowding impacts nine percent of households. While the City's renter households were more likely to experience overcrowded living conditions than owner households, the level of renter overcrowding has declined significantly over the past decade, from 13 percent in 2000 to six percent in 2010.

**Table II-27: Overcrowded Households 2010**

Overcrowding	Households	Percent	Orange Co. %
<b>Owners</b>			
Overcrowding	443	<1%	4%
Severe Overcrowding	59	<1%	1%
<b>Renters</b>			
Overcrowding	1,600	6%	17%
Severe Overcrowding	671	2%	7%
<b>Total Overcrowding</b>	<b>2,043</b>	<b>3%</b>	<b>9%</b>

Source: American Community Survey (ACS) 2005-2009. % overcrowding from ACS applied to 2010 Census count of owner/renter households.

Note: Severe overcrowding is a subset of overcrowding.

While overcrowding levels have decreased significantly in Huntington Beach, the existence of nearly 700 renter households living in severely overcrowded conditions remains an important housing issue. As illustrated in Figure 7, the Oak View neighborhood in central Huntington Beach evidenced the highest levels of overcrowding, with 38 percent, or 619 renter households severely overcrowded; this area was also identified in the City's 2008 Housing Element as having a high level of overcrowding. Oak View is one of the City's CDBG Enhancement Areas and continues to be a major focus for City neighborhood improvement activities.

